1.   (Previously presented) A method of conducting a transaction from within a vehicle, the method comprising the steps of:

     locating the vehicle adjacent a transaction terminal;

     transferring one or more computer programs from the transaction terminal to an in-car data entry facility maintained within the vehicle, which programs generate a user interface in the entry facility;

     entering user instructions into the in-car data entry facility; and

     transmitting the user instructions locally to the terminal for execution by the terminal.

2.   (Original) A method in accordance with claim 1, further comprising the step of identifying the user.

3.   (Original) A method in accordance with claim 1, further including the steps of transmitting data locally from the terminal to the vehicle, and displaying a part of the data on an in-car display located within the vehicle.

4.   (Original) A method in accordance with claim 1, further comprising the step of retrieving cash or other valuable media dispensed from the terminal.

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5.   (Original)   A method in accordance with claim 1,

further comprising the step of uploading electronic valuable

media to a memory storage device located within the vehicle.

6.   (Original)   A method in accordance with claim 1,

further comprising the step of downloading electronic valuable

media to the terminal from a memory storage device.

7.   (Cancelled)

8.   (Previously presented)   An in-car apparatus to be

provided within a vehicle for user interfacing with a transaction

terminal, the apparatus comprising:

    means for interacting with a user;

    means for receiving a computer program from the

    transaction terminal which generates an interface in

    the apparatus; and

    means for transmitting data locally to a transaction

terminal situated adjacent the apparatus.

9.   (Cancelled)

10.   (Original)   An apparatus in accordance with claim 8,

further comprising memory storage means for recording data.

11. - 20.   (Cancelled)

21.   (Previously presented) A method, comprising:

a) maintaining a wireless communication device within

a vehicle;

b) positioning the vehicle near an Automated Teller

Machine, ATM;

c) establishing wireless communication between the

wireless device and the ATM;

d) entering identification data into the wireless

device, which data allows the ATM to verify identity of

a user; and

e) if the ATM verifies the user, proceeding with a

financial transaction.

22.   (Previously presented) Method according to claim 21,

and further comprising:

f) transferring one or more computer programs from the

ATM to the device, which programs generate an interface

for the user.

23.   (Previously presented) Method according to claim 21,

wherein the identification data is obtained from a card presented to the device.

24. (Previously presented) Method according to claim 21, wherein the identification data is obtained from a keypad operated by the user.

25. (Currently amended) A method, ~~comprising~~ consisting essentially of the steps of:

a) maintaining a wireless communication device within a vehicle, said device comprising a keypad and a card reader;

b) positioning the vehicle near an Automated Teller Machine, ATM;

c) establishing wireless communication between the wireless device and the ATM and transferring one or more computer programs from the ATM to the device, which programs generate an interface for the user;

d) inserting a card into the card reader in response to a prompt issued by the interface;

e) entering a PIN into the keypad in response to a prompt issued by the interface;

f) relaying data from the card, and the PIN, to the ATM; and

g) if the card and the PIN are accepted by the ATM, proceeding with a financial transaction.

26. (Cancelled)

27. (New) Method according to claim 1, and further comprising:

locating the vehicle adjacent a second transaction terminal;

transferring one or more second computer programs from the transaction terminal to an in-car data entry facility maintained within the vehicle, which programs generate a second user interface, different from said interface, in the entry facility;

entering user instructions into the in-car data entry facility; and

transmitting the user instructions locally to the terminal for execution by the terminal.